

**Entering and Updating Direct Deposits Overview**

Direct Deposit is a requirement at the Commonwealth of Virginia. Employees must either enter their direct deposit information in Employee Self-Service and/or complete an **Employee Direct Deposit Authorization** form and submit it to an agency Payroll Administrator to keep on file. In cases where the employee is not able to submit their direct deposit in Employee Self-Service, a Payroll Administrator can enter or update the direct deposit information on behalf of the employee.

New Direct Deposits accounts require validation of the account information from the employee's financial institution; this process is called Prenoting. The Prenoting process can take up to two (2) pay cycles to get established.

Direct Deposit is a distribution of the employee's Net pay and only available after confirmation of the paycheck calculation (gross-taxes-deductions). An employee's net pay can be deposited into a Checking account, Savings account, a COVA Paycard, distributed to a Virginia College Savings Plan, or applied to Virginia State Employee Loan Payments (VSELP). Direct Deposits into brokerage or investment accounts are not allowed via Employee Self-Service or through Payroll Setup.

Employees are limited to a total of ten (10) direct deposit distributions. If the employee is enrolled in the Virginia College Savings Plan, the setup of each child's account is considered a separate Direct Deposit distribution.

When an employee needs to add or update direct deposit information, they can use Employee Self-Service for most changes, or they can complete the **Employee Direct Deposit Authorization** form and submit it to a Payroll Administrator for entry.

**Note:** Employees with multiple jobs, whether within the same company or across multiple companies, will only have one set of distributions for Direct Deposit setup.

This Job Aid addresses the processes used by Payroll Administrators to add, update, and discontinue existing Direct Deposits in Cardinal on behalf of the employee.

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### Entering a Direct Deposit

1. Navigate to the **Request Direct Deposit** page using the following path:

**Navigator > Payroll for North America > Employee Pay Data USA > Request Direct Deposit**

The **Request Direct Deposit Search** page displays.

2. Search for the applicable employee by entering the Employee ID or known portion of the Employee ID in the **Empl ID** field.

**Note:** You can also search by Employee Name using the corresponding fields. However, it is recommended to use the Employee ID as it is a unique identifier for each employee.

3. Click the **Search** button.
4. If multiple employees match the search criteria entered, the search results will display in the bottom portion of the page and you must click the **Empl ID** link for the applicable employee. If not, proceed to Step 5.



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The **Request Direct Deposit** page displays for the applicable employee.

**Request Direct Deposit**

Person ID [redacted]

**Deposit Information** ?

\*Effective Date 07/06/2020 [Calendar icon]

\*Status [dropdown]

☒ Suppress DDP Advice Print

**Distribution Information**

- The **Effective Date** field defaults to the current system date. Update this date to the beginning date for the current pay period using the **Calendar** icon as needed.  
**Note:** For further information on effective dating, see the Job Aid titled **HR351 Overview of Effective Dating**. This Job Aid can be found on the Cardinal website in **Job Aids** under **Learning**.
- Click the **Status** field dropdown button and select “**Active**”.
- The **Suppress DDP Advice Print** checkbox option is selected by default. Do not de-select unless the employee provides justification.
- Scroll down on the page as needed and complete the **Your Bank Information** section for the first distribution.

**Your Bank Information** ?

Country Code USA [Lookup icon] United States

Bank ID [Lookup icon]

Add New Bank

☐ International ACH Bank Account ☐ Prenotification Required

- The **Country Code** field defaults to “**USA**”. Do not change.
- The **Bank ID** field is used to enter/select the applicable Bank’s Routing Number. Enter/select the applicable Bank using the **Lookup** icon.



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The **Request Direct Deposit** page refreshes.

**Your Bank Information ?**

Country Code   United States

Bank ID

Bank Name

Address

☐ International ACH Bank Account ☐ **Prenotification Required**

11. The **Bank Name** and **Address** fields display and populate based on the Bank entered/selected. These fields are read-only.

**Note:** If the bank is known in the system, all information will show. If the bank is not in the system, the system will validate the routing number.

12. The **Add New Bank** button and **International ACH Bank Account** checkbox option are not being utilized in Cardinal at this time.
13. **The Prenotification Required** checkbox will be checked automatically once the Account Type of Checking, Savings, or COVA Paycard is selected. Prenoting is not required for VSELP.

**Note:** The Prenote process verifies that the Bank Routing Number and Account Number are valid. Paper checks are issued during the prenotification process until the prenote wait time expires.

Scroll down on the page as needed and complete the **Distribution** section for this distribution.

**Distribution ?**

\*Account Type   
Net Pay Percent   
\*Priority   
Prenote Date   
Goal Amount

\*Deposit Type   
Net Pay Amount   
Account Number   
Prenote Status Not Submtd

This data was last updated by  Data last updated on

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14. Select the applicable account type for the distribution using the **Account Type** field dropdown button. The following selections are available:
  - a. **COVA Paycard**: Select this option if the distribution is going to be made to the employee's COVA Paycard. The initial creation of distributions to a COVA Paycard must be completed by a Payroll Administrator. Once added the employee can make updates in ESS.
  - b. **Checking**: Select this option if the distribution is going to be made to the employee's defined Checking Account.
  - c. **Issue Check**: Not used by COVA.
  - d. **Savings**: Select this option if the distribution is going to be made to the employee's defined Savings Account or Virginia College Savings Plans.
  - e. **VA State Employee Loan (VSELP)**: Select this option if the distribution is going to be used to make payments against a VSELP. Enter the total amount to be paid (cumulative) in the **Goal Amount** field during Step 21. VSELP distributions can only be maintained by the Payroll Administrator.
15. Select the applicable deposit type for the distribution using the **Deposit Type** field dropdown button. The following selections are available:
  - a. **Percent**: Select this option if the distribution is going to be for a specified percentage of the net pay each pay period. Enter the percentage in the **Net Pay Percent** field during Step 16.
  - b. **Balance of Net Pay**: Select this option for the balance of net pay to be distributed to this account.
  - c. **Amount**: Select this option if the distribution is going to be for a specified amount. Enter the amount in the **Net Pay Amount** field during Step 17.
16. If "**Percent**" is selected in the **Deposit Type** field, enter the applicable percentage in the **Net Pay Percent** field.
17. If "**Amount**" is selected in the **Deposit Type** field, enter the applicable amount in the **Net Pay Amount** field.

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18. Enter the applicable priority for the distribution in the **Priority** field based on the following guidance:
  - a. The assigned priority for distributions is important when the employee has more than one (1) Direct Deposit distribution as it determines the priority in which the distributions are made. This is especially important in cases where the employee's net pay for any given pay period is not enough to cover all of their defined distributions
  - b. Priorities are entered in increments of one (1) (e.g. 1, 2, 3...999) with one (1) being the highest priority
  - c. The distribution with deposit type "Balance of Net Pay" should always be assigned the priority of "999"
19. Enter the employee's Bank Account Number in the **Account Number** field.
20. The **Prenote Date** and **Prenote Status** fields will be systematically updated once the Prenoting process is initiated. These fields are read-only. The following Prenote Statuses will be applied during the Prenoting process:
  - a. **Not Submitted** (Not Submtd): The data has not been sent to the Automated Clearing House (ACH) for validation
  - b. **Submitted**: The data has been sent to the ACH for validation
  - c. **Completed**: The Prenoting process has been completed successfully
21. If the distribution is being applied to make payments to a VSELP, enter the applicable amount in the **Goal Amount** field. This amount should be the total amount of the loan that will cumulatively be paid via the distribution, not the amount to apply each pay period. This field only displays if the "VA State Employee Loan" account type was selected.

**Note:** The amount to be distributed per pay period should be entered in the **Net Pay Amount** field.



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Sample completed **Distribution Information** section:

The screenshot shows a web form titled "Distribution Information" with a search icon and "1 of 1" indicator. The form is divided into two main sections: "Your Bank Information" and "Distribution".

**Your Bank Information** (indicated by a red box around the "+" icon):

- Country Code: USA (dropdown), United States (text)
- Bank ID: 051000017 (text)
- Bank Name: BoA
- Address: 098 Lone Start St, Richmond, VA 23219
- ☐ International ACH Bank Account
- ☒ Prenotification Required
- Buttons: Add New Bank

**Distribution** (indicated by a red box around the "+" icon):

- \*Account Type: Savings (dropdown)
- \*Deposit Type: Amount (dropdown)
- Net Pay Percent: (text)
- Net Pay Amount: 500.00 (text)
- \*Priority: 1 (text)
- Account Number: 123456 (text)
- Prenote Date: (text)
- Prenote Status: Not Submtd

At the bottom, there are two labels: "This data was last updated by" and "Data last updated on".

Navigation buttons at the bottom: Save, Return to Search, Previous in List, Next in List, Notify, Refresh, Update/Display, Include History, Correct History.

22. If additional distributions need to be set up, click the **Add a New Row (+)** icon within the **Distribution Information** section and continue with Step 23. If this is the only distribution, proceed to Step 24.



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The **Request Direct Deposit** page refreshes and a new distribution displays.

Distribution Information

2 of 2 [View All](#)

**Your Bank Information** ⓘ

Country Code   United States

Bank ID

☐ International ACH Bank Account ☐ Prenotification Required

**Distribution** ⓘ

\*Account Type  \*Deposit Type

Net Pay Percent  Net Pay Amount

\*Priority  Account Number

Prenote Date  Prenote Status Not Submtd

Goal Amount

This data was last updated by \_\_\_\_\_ Data last updated on \_\_\_\_\_

23. Complete the next distribution by repeating Steps 10 – 21.
24. Once all distributions have been entered, click the **Save** button.

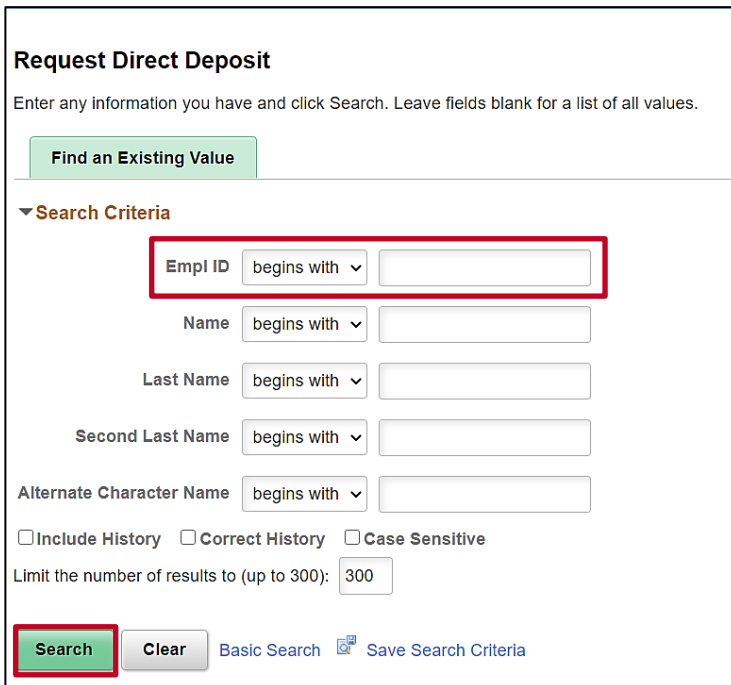
## Updating an Existing Direct Deposit Distribution

This section provides guidance on how to update an existing distribution for an employee. Specifically, the steps for updating the amount for an amount-based distribution are covered in this example.

1. Navigate to the **Request Direct Deposit** page using the following path:

**Navigator > Payroll for North America > Employee Pay Data USA > Request Direct Deposit**

The **Request Direct Deposit Search** page displays.



2. Search for the applicable employee by entering the Employee ID or known portion of the Employee ID in the **Empl ID** field.

**Note:** You can also search by Employee Name using the corresponding fields. However, it is recommended to use the Employee ID as it is a unique identifier for each employee.

3. Click the **Search** button.
4. If multiple employees match the search criteria entered, the search results will display in the bottom portion of the page and you must click the **Empl ID** link for the applicable employee. If not, proceed to Step 5.



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The **Request Direct Deposit** page displays for the applicable employee.

**Request Direct Deposit**

Person ID [REDACTED]

**Deposit Information** ?

\*Effective Date 07/08/2020 \*Status Active **+** **-**

☒ Suppress DDP Advice Print

5. Click the **Add a New Row** icon.

The **Request Direct Deposit** page refreshes with the new effective dated row and the information from the previous row is carried forward (Row 1 of 2 in this example).

**Request Direct Deposit**

Person ID [REDACTED]

**Deposit Information** ?

\*Effective Date 07/09/2020 \*Status Active **+** **-**

☒ Suppress DDP Advice Print

**Distribution Information**

6. Scroll down as needed and review the **Distribution Information** section.

**Distribution Information**

**Your Bank Information** ?

Country Code USA United States **Add New Bank**

Bank ID 051000017

Bank Name BoA

Address 098 Lone Start St  
Richmond  
VA 23219

☐ International ACH Bank Account ☒ Prenotification Required

7. Review the employee's current distributions as needed. In this example, the employee currently has three (3) distributions defined and the first distribution displays by default (Row 1 of 3). Click the **View All** link as needed or use the arrows to navigate to the distribution that needs to be updated. In this example, the first distribution will be updated.



## Payroll Job Aid

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The applicable distribution displays.

Country Code

USA

United States

Bank ID

051000017

Bank Name

BoA

Address

098 Lone Start St  
Richmond  
VA 23219

☐ International ACH Bank Account

☒ Prenotification Required

Add New Bank

Distribution

\*Account Type

Savings

\*Deposit Type

Amount

Net Pay Percent

\*Priority

1

Prenote Date

Goal Amount

Net Pay Amount

500.00

Account Number

Prenote Status

Not Submtd

This data was last updated by Online UserData last updated on 07/08/2020

Save

Return to Search

Previous in List

Next in List

Notify

Refresh

Update/Display

Include History

Correct History

- Update the applicable information for the distribution. Refer to the **Entering a Direct Deposit** section of this Job Aid as needed for specific data entry guidance.

**Note:** If an update is made to the Bank Routing Number or Account Number, the prenotification will be initiated and the Prenote Status field will update to **"Not Submtd"**.

- Once all information is updated, click the **Save** button.

### Inactivating a Direct Deposit Distribution

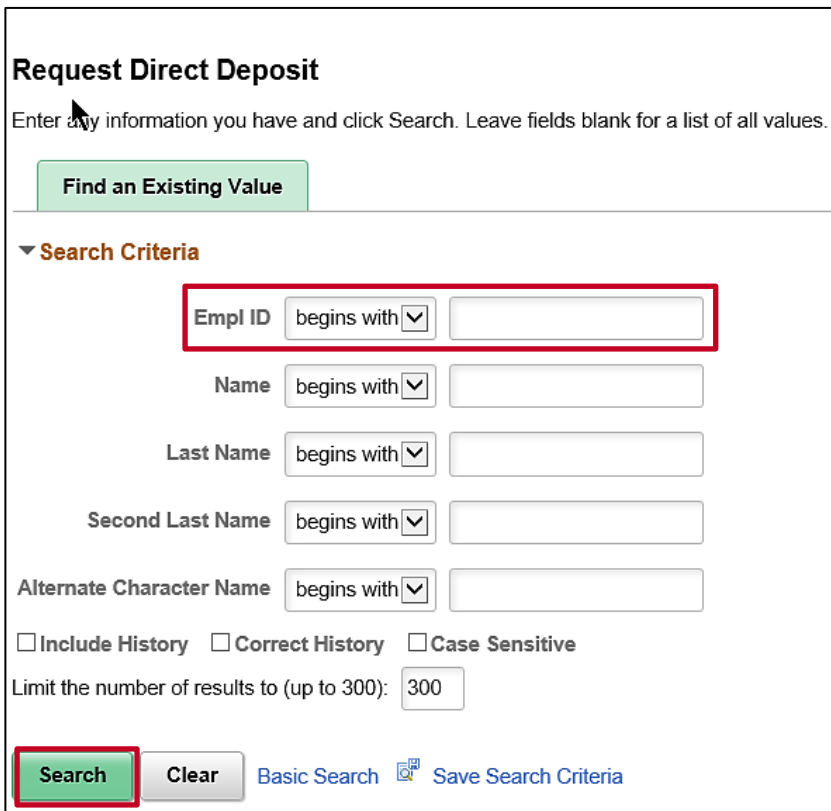
If an employee elects to discontinue a distribution to an account, you can inactivate the distribution. Distributions to that account will discontinue based on the effective date entered.

This section of the job aid provides the steps to discontinue a direct deposit distribution.

1. Navigate to the **Request Direct Deposit** page using the following path:

**Navigator > Payroll for North America > Employee Pay Data USA > Request Direct Deposit**

The **Request Direct Deposit Search** page displays.



2. Search for the applicable employee by entering the Employee ID or known portion of the Employee ID in the **Empl ID** field.  
**Note:** You can also search by Employee Name using the corresponding fields. However, it is recommended to use the Employee ID as it is a unique identifier for each employee.
3. Click the **Search** button.
4. If multiple employees match the search criteria entered, the search results will display in the bottom portion of the page and you must click the **Empl ID** link for the applicable employee. If not, proceed to Step 5.



## Payroll Job Aid

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The **Request Direct Deposit** page displays for the applicable employee.

The screenshot shows the 'Request Direct Deposit' page for a specific employee (Person ID). The 'Deposit Information' section is highlighted with a red box. It contains fields for '\*Effective Date' (07/09/2020), '\*Status' (Active), and a checkbox for 'Suppress DDP Advice Print'. A red box highlights the '+ -' button next to the status dropdown. Below this is the 'Distribution Information' section, which is also highlighted with a red box. It shows '1 of 3' rows and a 'View All' link.

5. A new effective dated row must be created in order to discontinue an existing Direct Deposit distribution. Click the **Add a New Row** icon within the **Deposit Information** section.

The page refreshes with the new effective dated row and the information from the previous row is carried forward (Row 1 of 3 in this example).

The screenshot shows the 'Request Direct Deposit' page after a new row has been added. The 'Deposit Information' section is highlighted with a red box. It now shows '\*Effective Date' (11/06/2020) and '\*Status' (Inactive). A red box highlights the '+ -' button next to the status dropdown. Below this is the 'Distribution Information' section, which is also highlighted with a red box. It shows '1 of 1' row and a 'View All' link. The 'Your Bank Information' section is expanded, showing fields for Country Code (USA), Bank ID (051404260), Bank Name (B B & T), Address (3450 PACIFIC AVE, VA BEACH, VA), and checkboxes for 'International ACH Bank Account' and 'Prenotification Required'. The 'Distribution' section is also expanded, showing fields for '\*Account Type' (Checking), '\*Deposit Type' (Balance of Net Pay), Net Pay Percent, Net Pay Amount, \*Priority (999), Account Number, Prenote Date, Prenote Status (Not Submtd), and Goal Amount. At the bottom, there are buttons for 'Save', 'Return to Search', 'Notify', 'Refresh', 'Update/Display', 'Include History', and 'Correct History'. A red box highlights the 'Save' button.

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6. The **Effective Date** field defaults to the current system date. Update this date to the beginning date for the current pay period using the **Calendar** icon as needed.

**Note:** For further information on effective dating, see the Job Aid titled **HR351 Overview of Effective Dating**. This Job Aid can be found on the Cardinal website in **Job Aids** under **Learning**.

7. Click the **Status** field drop down button and select "**Inactive**".
8. Once all information is updated, click the **Save** button.